



# **Annually Assessed Mobile Homes**

**Terry Knee  
Field Representative – Assessment Division  
January 2009**



# Annually Assessed Mobile Home





# Article 3.3

## Assessment of Mobile Homes

- Rule 1. Purpose
- 50 IAC 3.3-1-1 Purpose
- Authority: IC 6-1.1-7-2; IC 6-1.1-31-1
- Affected: IC 6-1.1-7
- Sec. 1. The purpose of this article is to provide the method for the assessment of mobile homes.  
*(Department of Local Government Finance; 50 IAC 3.3-1-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA)*



# Article 3.3

## Assessment of Mobile Homes

- Rule 2. Definitions
- 50 IAC 3.3-2-1 Definitions
- Authority: IC 6-1.1-7-2; IC 6-1.1-31-1
- Affected: IC 6-1.1-7
- Sec. 1. The definitions in this rule apply throughout this article.  
*(Department of Local Government Finance; 50 IAC 3.3-2-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA)*



# Annually Assessed Mobile Home Defined

## Annually Assessed Mobile Home

A mobile home that has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6; and is not on a permanent foundation.

50 IAC 3.3-2-2

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6

*(Department of Local Government Finance; 50 IAC 3.3-2-2; filed Aug 15, 2007, 10:12 a.m.:  
20070912-IR-050060560FRA)*



# Manufactured Homes

## IC 9-17-6-1

### Certificate of Title Requirement

A person who owns a manufactured home that is:

- (1) personal property not held for resale; or
- (2) not attached to real estate by a permanent foundation; shall obtain a certificate of title for the manufactured home



# Mobile Home Defined

## 50 IAC 3.3-2-3

### Mobile Home

- (1) a “dwelling” as defined in IC 6-1.1-7-1(b)
- (2) a “manufactured home” as defined in IC 9-13-2-96

50 IAC 3.3-2-3

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7-1

*(Department of Local Government Finance; 50 IAC 3.3-2-3; filed Aug 15, 2007, 10:12 a.m.:  
20070912-IR-050060560FRA)*



# Mobile Home Defined

## IC 6-1.1-7-1(b)

"Mobile home" means a dwelling which:

- (1) is factory assembled;
- (2) is transportable;
- (3) is intended for year around occupancy;
- (4) exceeds thirty-five (35) feet in length; and
- (5) is designed either for transportation on its own chassis or placement on a temporary foundation.

*(Formerly: Acts 1975, P.L.47, SEC.1.)*





# Mobile Home Defined

## IC 9-13-2-96

"Manufactured home" means, except as provided in subsection (b), a structure that:

- (1) is assembled in a factory;
- (2) bears a seal certifying that it was built in compliance with the federal manufactured housing construction and safety standards law (42 U.S.C. 5401 et seq.);
- (3) is designed to be transported from the factory to another site in one (1) or more units;
- (4) is suitable for use as a dwelling in any season; and
- (5) is more than thirty-five (35) feet long.

(b) "Manufactured home", for purposes of IC 9-17-6, means a structure having the meaning set forth in the federal manufactured Housing Construction and Safety Standards Law of 1974 (42 U.S.C. 5401 et seq.).

*As added by P.L.2-1991, SEC.1. Amended by P.L.106-2003, SEC.1.*



# Permanent Foundation Defined

## 50 IAC 3.3-2-5

### Permanent Foundation

Any structural system capable of transposing loads from a structure to the earth at a depth below the established frost line.

50 IAC 3.3-2-5

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6-15.5



# Real Property Mobile Home Defined

## 50 IAC 3.3-2-4

### Real Property Mobile Home

A mobile home that has an affidavit of transfer to real estate recorded by the county recorder under IC 9-17-6-15.5; or has a certificate of title issued by the bureau of motor vehicles under IC 9-17-6 and is attached to a permanent foundation.

50 IAC 3.3-2-4

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7; IC 9-17-6-15.5

*(Department of Local Government Finance; 50 IAC 3.3-2-4; filed Aug 15, 2007, 10:12 a.m.:20070912-IR-050060560FRA)*



# Transfer to Real Estate

## IC 9-17-6-15.5

### Application of Transfer to Real Estate

- (1) Manufactured home is attached to real estate by a permanent foundation.
- (2) Affidavit of transfer to real estate and the retired certificate of title, if available, is filed with the county recorder's office.
- (3) Manufactured home deemed an improvement upon the real estate upon which it is located.

Note: Filing is not required for a person who converts a manufactured home that is attached to real estate by a permanent foundation to an improvement upon the real estate upon which it is located.



# Rule 3. Method

## 50 IAC 3.3-3-1

(a) county assessor or township assessor, if any, shall assess the mobile home for taxation

(b) A mobile home shall be assessed as real property under the Department of Local Government Finance Real Property Assessment Rules in effect on March 1, using residential cost schedule A found in the Department of Local Government Finance's Real Property Assessment Guideline, if the mobile home meets the definition given in 50 IAC 3.3-2-4.

50 IAC 3.3-3-1

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7



## Rule 3. Method

### 50 IAC 3.3-3-1

(c) A mobile home shall be assessed as inventory in accordance with the department of local government finance personal property rules in effect on March 1 if the mobile home is held for sale in the ordinary course of a trade or business.

(d) A mobile home and all exterior features, yard structures, and improvements owned by the mobile homeowner and located on the same parcel as the mobile home shall be annually assessed under 50 IAC 3.3-5-1(b) if the mobile home meets the definition given in 50 IAC 3.3-2-2.

*(Department of Local Government Finance; 50 IAC 3.3-3-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA)*



# Liability for Property Tax

## 50 IAC 3.3-3-2

(a) The owner of a real property mobile home on the assessment date of a year is liable for the taxes imposed for that year on the real property mobile home, unless a person holding, possessing, controlling, or occupying the real property mobile home on the assessment date of a year is liable for the taxes imposed for that year on the property under a memorandum of lease or other contract with the owner that is recorded with the county recorder before January 1, 1998.

When a person other than the owner of the real property mobile home pays any property taxes, as required by this section and IC 6-1.1-2-4, that person may recover the amount paid from the owner, unless the parties have agreed to other terms in a contract.

50 IAC 3.3-3-2

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-7



# Liability for Property Tax

## 50 IAC 3.3-3-2

(b) A person holding, possessing, controlling, or occupying an annually assessed mobile home on the assessment date of a year is liable for the taxes imposed for that year on the property unless:

- (1) the person establishes that the annually assessed mobile home is being assessed and taxed in the name of the owner; or
- (2) the owner is liable for the taxes under a contract with that person.

(c) An owner of a real property mobile home on the assessment date of a year that has an improvement or appurtenance that is:

- (1) assessed as real property; and
- (2) owned, held, possessed, controlled, or occupied on the assessment date of a year by a person other than the owner of the land; is jointly liable for the taxes imposed for the year on the improvement or appurtenance with the person holding, possessing, controlling, or occupying the improvement or appurtenance on the assessment date in accordance with IC 6-1.1-2-4.





# Liability for Property Tax

## 50 IAC 3.3-3-2

(d) An improvement or appurtenance to land that, on the assessment date of a year, is held, possessed, controlled, or occupied by a different person than the owner of the land may be listed and assessed separately from the land only if the improvement or appurtenance is held, possessed, controlled, or occupied under a memorandum of lease or other contract that is recorded with the county recorder before January 1, 1998 in accordance with IC 6-1.1-2-4.



# Late Payment or Non-Payment

## 50 IAC 3.3-3-3

The penalties for late payment or non-payment of taxes upon a mobile home are as set forth in IC 6-1.1-7-9.

IC 6-1.1-7-9

Late payment or nonpayment; penalties

Sec. 9. If a semi-annual installment of taxes imposed for a year upon a mobile home is not paid on or before the due date prescribed under section 7 of this chapter, the same penalties apply that are imposed under IC 1971, 6-1.1-37-10 for the late payment of property taxes. In addition, the mobile home and the personal property of a delinquent taxpayer shall be levied upon and sold in the same manner that a taxpayer's personal property is levied upon and sold under IC 1971, 6-1.1-23 for the non-payment of personal property taxes.  
(Formerly: Acts 1975, P.L.47, SEC.1.)



# Rule 4 Assessment Dates

## 50 IAC 3.3-4-1

- (a) An annually assessed mobile home shall be assessed on January 15 and taxed at the current year's tax rate. The owner of an annually assessed mobile home shall pay the tax in accordance with IC 6-1.1-7-7.
- (b) A mobile home assessed as real property under 50 IAC 3.3-3-1 shall be assessed on March 1 and taxed at the following year's rate.
- (c) A mobile home assessed as personal property under 50 IAC 3.3-3-1(c) shall be assessed on March 1 and taxed at the following year's rate.
- (d) A mobile home properly assessed under subsection (a) that becomes real property on or before March 1 of the same assessment year shall be assessed and taxed as real property under subsection (b).

50 IAC 3.3-4-1

Authority: IC 6-1.1-7-2; IC 6-1.1-31-1

Affected: IC 6-1.1-2-1; IC 6-1.1-7-7; IC 6-1.1-22-9

*(Department of Local Government Finance; 50 IAC 3.3-4-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA)*



# Rule 5 Valuation Guide

## 50 IAC 3.3-4-1

**(a) County Assessors or township assessors, if any,** shall use the standard of true tax value as set forth in the department of local government finance real property assessment rules in the assessment of mobile homes.

**(b)** All annually assessed mobile homes assessed after January 14, 2007, shall have a true tax value set at the least of the values determined using the following:

- (1) the National Automobile Dealers Association Guide;
- (2) the purchase price of the mobile home if the:
  - (A) sale is of a commercial enterprise nature;
  - (B) buyer and seller are not related by blood or marriage; and
  - (C) the sale date is within one (1) year prior to or subsequent to the January 15 valuation date; or
- (3) sales data for generally comparable mobile homes.

50 IAC 3.3-5-1

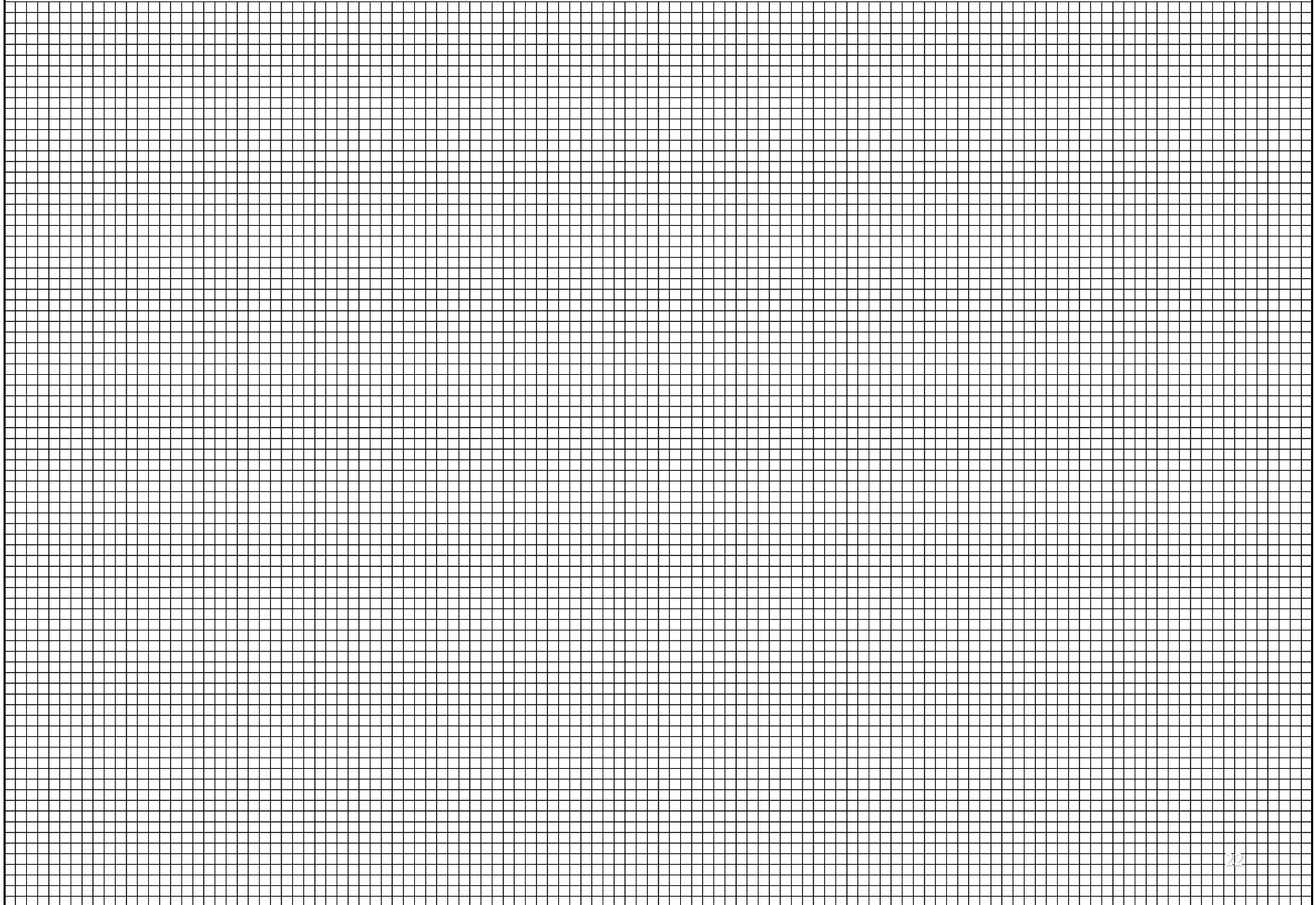
Authority: IC 6-1.1-7-2; IC 6-1.1-31-1; IC 6-1.1-31-7

Affected: IC 6-1.1-7-2

*(Department of Local Government Finance; 50 IAC 3.3-5-1; filed Aug 15, 2007, 10:12 a.m.: 20070912-IR-050060560FRA)*

Parcel #		OWNERSHIP										M.H. Make:													
County												M.H. Year:													
Township												M.H. Serial NO.:#													
Corporation												Mfg. Size:													
District																									
Section and Plat																									
Routing number												Yes		Homestead		Yes									
Neighborhood code												No		No											
Property Address:		Park Name:										Primary Residence													
Roofing		APPROACHES TO VALUE				VALUATION RECORD																			
Asphalt Shingles		1) National Publication (NADA) (Attach worksheet/print out)  Indicated Value = \$				Assessment Year				20				20				20				20			
Metal						True Tax Value Mobile Home (Lowest value of 3 approaches)				(+)															
Floors		2) Sale of Subject Property (Attach proof of purchase price) (Include delivery & setup costs)  Indicated Value = \$				True Tax Value Res. Imp.				(+)															
Wood						True Tax Value Non-Res. Imp.				(+)															
Parquet		3) Sales Comparison Approach (Attach comp. sales data)  Comparable # 1 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				TOTAL ASSESSED VALUE																			
Tile																									
Carpet		Comparable # 2 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				General Information (Notes)																			
Unfinished																									
Interior Finish		Comparable # 3 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				SUMMARY OF RESIDENTIAL IMPROVEMENTS																			
Plaster or Dry Wall						ID Use Story Const. Grade Year Eff Cond. Base Rate Features L / M Adj. Rate Size Replacement Total Remainder % Improvement Hgt. Type Age Area Cost Depr. Value Comp Value																			
Paneling		Comparable # 2 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				01																			
Fiberboard						02																			
Accommodations		Comparable # 3 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				03																			
Total Number of Rooms						04																			
Bedrooms		Comparable # 3 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				Total True Tax Value - Residential Improvements																			
Living Rooms						SUMMARY OF NON-RESIDENTIAL IMPROVEMENTS																			
Formal Dining Rooms		Comparable # 3 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				ID Use Story Const. Grade Year Eff Cond. Base Rate Features L / M Adj. Rate Size Replacement Total Remainder % Improvement Hgt. Type Age Area Cost Depr. Value Comp Value																			
Family Rooms						01																			
Fire Places		Comparable # 3 Sale Price \$ Lump Sum Adjustment \$ Total Value \$				02																			
Masonry Stacks						03																			
Metal Openings		Mfg. Room Addition Type: TO RO PO Size: x				04																			
Skirting						Total True Tax Value - Non-Residential Improvements																			
None		Central Warm Air				Full Bath				TRUE TAX VALUE MOBILE HOME (Lowest value of 3 approaches)															
Full Perimeter		Hot Water or Steam				Half Bath				Assessment Year															
Number of Linear Ft.		Heat Pump				Kitchen Sink				20															
Mobile Home Condition		NO HEAT				Water Heater				20															
Average		Gravity,Wall,Space				Extra Fixture				20															
		Central Air Cond.				TOTAL				Home (Lowest value of 3 Approaches)															

# SKETCH AREA





# Mobile/Manufactured Home





# NADA References

- The NADA 2009 Manufactured Housing Appraisal Guide can be purchased. <http://secure.nadaguides.com/pc-22-2-2009-manufactured-housing-appraisal-guide.aspx>.
- You may also purchase a CD-Rom version of this guide. <http://secure.nadaguides.com/p-23-2009-manufactured-housing-appraisal-cd-rom.aspx>.
- Please contact your Assessment Division Field Representative or Barry Wood at (317) 232-3762 ([Bwood@dlgf.in.gov](mailto:Bwood@dlgf.in.gov)) with questions or comments.





# Homestead Standard Deduction and Personal Property Mobile Homes with Real Estate

Guidance issued December 18, 2008 regarding the application of the Homestead Standard Deduction, effective 1/1/2009 for pay-2009, to Personal Property Mobile Homes where the land surrounding the Personal Property Mobile Home also is owned by the taxpayer.



# Guidance

IC 6-1.1-12-37 and IC 6-1.1-12-40.5 provide conflicting information regarding:

- Maximum allowable deduction
- Allocation of the deduction between the mobile home and real estate



## IC 6-1.1-12-37

Except as provided in section 40.5 of this chapter, the total amount of the deduction that a person may receive under this section for a particular year is the lesser of:

- (1) sixty percent (60%) of the assessed value of the real property mobile home not assessed as real property or manufactured home not assessed as real property; or
- (2) forty-five thousand dollars (\$45,000).



## IC 6-1.1-12-40.5

Notwithstanding any other provision, the sum of the deductions provided under this chapter to a mobile home that is not assessed as real property or to a manufactured home that is not assessed as real property may not exceed one-half ( $1/2$ ) of the assessed value of the mobile home or manufactured home.



# Application

Homestead Standard Deduction applies to the Personal Property Mobile Home and the surrounding land up to one (1) acre as follows:

Personal Property Mobile Home Assessed Value	\$15,000
Land Assessed Value	+\$5,000

---

Homestead (Personal Property Mobile Home and Land up to 1 acre) Assessed Value	\$20,000
--	----------

Per IC 6-1.1-12-37 60% deduction of homestead	\$12,000
---	----------

## Allocation of Deduction

Per IC 6-1.1-12-40.5 maximum deductions of 50% of Personal Property Mobile Home Assessed Value	\$7,500
--	---------

Remainder of deduction applied to Assessed Value of Land (\$12,000 - \$7,500)	\$4,500
---	---------



# Application of Additional Deductions

- Individuals can apply for any deduction/credit for which he or she is eligible
- Apply Homestead Standard Deduction to mobile home and qualifying real estate before all other deductions
- Sum of ALL deductions is limited to one-half ( $1/2$ ) of the assessed value of the personal property mobile/manufactured home (IC 6-1.1-12-40.5)
- Homestead Standard Deduction meets this maximum so taxpayer will not see impact of other deductions on personal property tax bill
- Additional deductions that are applicable to land may be applied to the land after the Homestead Standard Deduction



# Deduction Filing Deadlines

- Deductions for personal property mobile homes must be filed during the twelve (12) months before **March 31** of each year for which the individual wishes to obtain the deduction
- Deduction for real property (including the land surrounding personal property mobile homes) must be filed on or before **December 31** of the year for which the individual wishes to obtain the deduction.
- An individual is required to notify the county auditor if deduction eligibility changes from one year to the next









# Contact Us

- Terry Knee
  - Telephone: 317-519-1809
  - E-mail: [tknee@dlgf.in.gov](mailto:tknee@dlgf.in.gov)
- Web site: [www.in.gov/dlgf](http://www.in.gov/dlgf)
  - “Contact Us”  
<http://www.in.gov/dlgf/2338.htm>